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\*ADMITTED TO PRACTICE IN MD & D. C.

PLEASE REPLY TO BALTIMORE ☒  
PLEASE REPLY TO VIRGINIA ☐

July 18, 2011

Deanna H. Hathaway, Esquire  
P.O. Box 11588  
Richmond, Virginia 23230

RE: HSBC Bank USA, National Association, as Trustee of the First NLC  
Trust 2005-4, Mortgage-Backed Certificates, Series 2005-4  
v. Taylor, Sr., Chad Edward  
Case No. :11-30110-DOT  
Loan No. :\*\*\*\*\*6417  
Chapter :13  
Our File No. :228547

**NOTICE OF TERMINATION OF AUTOMATIC STAY BY  
HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE OF THE  
FIRST NLC TRUST 2005-4, MORTGAGE-BACKED CERTIFICATES,  
SERIES 2005-4**

That on or about January 07, 2011 the debtors filed a voluntary  
petition under the provisions of 11 U.S.C. Chapter 13. That on or  
about January 10, 2011 the debtor filed their Chapter 13 Plan.  
Please take notice of the following:

1. Whereas, on or about January 10, 2011, the debtor filed a Chapter 13 Plan with the court. Pursuant to the terms of the Plan, the debtor surrendered the property at 1320 Walton Bluff Terrace Midlothian, Virginia 23114.
2. Whereas, on or about March 9, 2011, the debtor's Chapter 13 Plan was confirmed there by terminating the automatic stay as to the property at 1320 Walton Bluff Terrace, Midlothian, Virginia 23114.
3. Therefore, pursuant to the terms of the Bankruptcy Court's order and the debtor's Chapter 13 Plan, please take note of the following:

1. HSBC Bank USA, National Association, as Trustee of the First NLC Trust 2005-4, Mortgage-Backed Certificates, Series 2005-4 considers the automatic stay concerning the above-described collateral to have been terminated due to the debtor's terms of the confirmed Plan.

Please be advised that HSBC Bank USA, National Association, as Trustee of the First NLC Trust 2005-4, Mortgage-Backed Certificates, Series 2005-4 believes that termination of the automatic stay permits it to exercise its contractual and statutory rights concerning the collateral, including, but not limited to, the initiation of foreclosure proceedings of the above-referenced collateral.

If you have any questions, please do not hesitate to contact us.  
Very truly yours,

FRIEDMAN & MacFADYEN, P.A.

**Andrew T. Rich**

**V.S.B. # 74296**

Andrew T. Rich

ATR/klw  
Enclosure

cc: Chad Edward Taylor, Sr.  
Courtney H. Taylor, Co-Debtor  
Robert E. Hyman, Trustee

CERTIFICATION OF SERVICE

I hereby certify that a copy of the foregoing Notice of Termination of Automatic Stay was mailed, first class postage prepaid, or electronically mailed on this 18th day of July, 2011 to the following:

Deanna H. Hathaway, Esquire  
P.O. Box 11588  
Richmond, Virginia 23230

Robert E. Hyman, Trustee  
P.O. Box 1780  
Richmond, Virginia 23218-1780

Mr. Chad Edward Taylor, Sr.  
1320 Walton Bluff Terrace  
Midlothian, Virginia 23114

Ms. Courtney H. Taylor  
1320 Walton Bluff Terrace  
Midlothian, Virginia 23114

/s/ Andrew T. Rich

\_\_\_\_\_  
Andrew T. Rich, Esquire

LAW OFFICES  
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